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Date: November 26, 2008 Name: James A. Collins (Reg. No. 43,557) Signature: /James A. Collins/

Case No. 12654/33

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

In re Application of:)	
Alan R. Bauer et al.)	
)	
)	Examiner: Teresa S. Woods
Serial Number:)	10/764,076
)	
)	Group Art Unit: 4114
Filing Date:)	January 23, 2004
)	
)	Conf. No.: 7997
Title:)	MONITORING SYSTEMS FOR
)	DETERMINING AND
)	COMMUNICATING A COST
)	OF INSURANCE

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and §§1.97-1.98, and more particularly in accordance with 37 C.F.R. §1.97(b), Applicants cite references C1-C14 listed in the accompanying PTO Form 1449 (1 sheet).

Applicants are enclosing Form PTO-1449 (one sheet), along with a copy of each listed reference for which a copy is required under 37 C.F.R. §1.98(a)(2). As each of the listed references are in English, no further commentary is believed to be necessary, 37 C.F.R. §1.98(a)(3). Applicants respectfully request the Examiner's consideration of the above references and entry thereof into the record of this application.

By submitting this Statement, Applicants are attempting to fully comply with the duty of candor and good faith mandated by 37 C.F.R. §1.56. As such, this Statement is not intended to

constitute an admission that any of the enclosed references, or other information referred to therein, constitutes "prior art" or is otherwise "material to patentability," as that phrase is defined in 37 C.F.R. §1.56(a).

Applicants have calculated no fee to be due in connection with the filing of this Statement. However, the Director is authorized to charge any fee deficiency associated with the filing of this Statement to a deposit account, as authorized in the Transmittal accompanying this Statement.

Respectfully submitted,

/James A. Collins/

James A. Collins

Reg. No. 43,557

Attorney for Applicant

BRINKS HOFER GILSON & LIONE
P.O. BOX 10395
Chicago, IL 60610
(312) 321-4200